



# Raymond Recorder



VOLUME 33

FRIDAY NOVEMBER 30th 1945

NUMBER 31

## Factory Lake Being Filled Again

### FEED SUPPLIES

After considerable negotiating water was turned into the canal at Kimball last Sunday to refill the Factory Lake as the supply for processing the beets was feared to be small to finish the run. It arrived here early Thursday and the stream is now going into the Lake and filling it up.

The intake start at the mill, about one week after the water was turned out of the canal and the large tonnage to be sliced demanded more water than was in storage and so more had to be requested.

The factories here and at Picture Butte are running smoothly with an average out of about 3,100 tons daily. Practically all beets are delivered that were plowed before the freeze up and there remains only a small acreage on the Lethbridge Northern unplowed.

### NEWS NOTES

Zone Chairman Mutt Ralph and other Lions with their wives were in Cardston last Wednesday evening to a Zone meeting held there.

Miss Betty Brown, Ledger keeper at the Treasury Branch, has been transferred to Medicine Hat, and left Monday morning to assume her duties in the Gas City. We wish her luck.

Pres. Esther P. Allen, Mrs. Amy J. Allen and Frank Taylor were at the 2nd Ward Sunday on their home missionary appointment and all gave very interesting talks.

Elder I. Bliss Roberts and wife, Lillian, returned to Raymond Friday night after two years service in the Klondike Mission Field, out of Toronto, Ont. They were the speakers in the First Ward Sunday evening and gave very interesting reports of their work and many faith promoting experiences.

### GETTING CROWDED AND NOISY

The two friends, prospectors, had each spent long lonely months in the great open spaces. And now, as they draw up their horses at the store, they greeted each other with a nod. Supplies bought, they sat outside. In silence they gazed into the distance. Finally, an animal appeared on the horizon.

"Cow," said Bill.  
"Steer," said Joe.  
Bill rose slowly, saddled his horse.  
"Where you going?" asked his companion.  
"Guess I'm hittin' the trail. Too much arskiny round here."

### 'MET OPERA RESUM SERENADE'



A young man from the west who still belongs to the army but who also swears allegiance to the name of music is the tenor star of Star-dust Serenade, a weekly musical presented on Sundays over the CBC Trans-Canada network at 6:30 p.m. He is FRED HILL, of Vancouver, a new radio star.

Feed supplies in Alberta, and in fact over America, remain short. The demand for feed grains in Eastern Canada and the United States is high. While there are still some stocks in Alberta the supply is below normal. Alberta as a whole experienced one of the driest years on record. The average yield of oats, barley and wheat for 1945 was 24, 18, and 12 bushels respectively while the long time average is 34, 25, and 17 bushels per acre respectively.

The grain elevators will hold stocks of feed grains in Alberta until November 30th. But it is important that farmers and feeders arrange for their supplies at once. If supplies are not sufficient local stocks should be purchased before they leave the district. Act at once if you will need feed this feeding season.

### HARRIS — JENSEN

The marriage of Betty Jensen, daughter of Mr. and Mrs. Albert Jensen of Raymond to Carlos Harris, son of Mr. and Mrs. C. E. Harris of Magrath was solemnized in the Cardston Temple, Wednesday, November 21st. Pres. E. J. Wood officiated in the presence of a number of friends and relatives. Following the ceremony a reception took place at the home of the groom's parents, where a delicious chicken supper was served. The bride and groom left by bus on a short honeymoon to Calgary. After which they will make their home in Magrath where the groom is employed—Magrath Store News.

### NEWS NOTES

Paul H. Redd is in Calgary this week representing the Raymond local at the annual Wheat Pool Convention held Monday.

The T.C.A. is now operating four flights daily between Vancouver and the east through Lethbridge. Air traffic is certainly increasing.

Percy Warr, engineer at the Sugar Factory here, was in Lethbridge Tuesday and Wednesday this week to welcome his son back from overseas after five years service.

NBC in a broadcast from Shanghai said at least nine American flyers lost their lives and at least 12 planes were lost out of a flight of 22 Mustangs when they encountered bad weather in a routine flight to Shanghai.

P. J. Christensen, Raymond's grand old man, celebrated his 88th birthday last week. Aside from his feet bothering him especially in walking, he is still enjoying good health at his home here. We extend our heartiest congratulations.

The Saskatchewan Government has purchased the Prairie Power company which serves 53 towns and villages in southern Saskatchewan. Bill Ross, formerly Calgary Power Manager in Lethbridge and well known to many Raymond people was Manager of this Company.

Wally Larson, son-in-law of Mr. and Mrs. Louis Brundley was guest speaker at Rotary on Monday. He joined the US Air Corps, then transferred to the Intelligence Department and is now studying Japanese, in expectation of going to Japan as an interpreter. He gave the Rotarians some amusing experiences and examples of the construction of the Japanese language. He is visiting here with his wife Margaret and children before leaving for duty again.

## Bank Of Montreal Issues Financial Story

### OVER 100,000 CITIZENS GET PERSONAL LOANS AT BANK IN 12 MONTHS

Montreal. Striking evidence of the modern trend in banking methods is contained in this year's annual report of the Bank of Montreal which issued in the form of a well-illustrated, easily-understood financial story—is lifted out of the class of the conventional bank statement.

Departing from all precedent, the B of M tells its 1945 story with illustrations which interpret the financial developments of the past year in terms of people, and in simple statements which take the details of the report out of the terms of the banker and put them into the language of the man in the street.

The story is one of record deposits, all-time high resources and a break down showing just how the bank contributes to the economic life of Canada through its services to well over a million customers.

In the old "assets" column—now appropriately labelled "Resources" which the B of M has to meet its obligations— are explanations, in simple language, of the various items of the balance sheet—cash, money, investments, stocks, call loans, quick assets, resources and liabilities.

Featured in the report is the fact that the B of M has more than one billion dollars invested in government bonds and other high-grade securities which have a ready market and, therefore, are described in bank parlance as "liquid resources."

### HEAVY WAR FINANCING

Investments of this kind account for \$1,118,604,000 of the bank's resources, almost two-thirds of the entire total assets of the bank. The total of these investments indicates how heavily the bank has shared in the financing of the government's war effort.

Other "liquid resources" include cash of \$161,907,000, money which other banks owe the B of M total of \$1,000, and call loans—loans

payable on demand—of \$60,417,000. Noteworthy is the fact that stocks of industrial and other companies total only \$333,993 of the bank's assets, which works out to 133 of one per cent.

Total "liabilities" of the bank—now described simply as "what the B of M owes to others" are high lighted by deposits of \$1,613,428,000 another now high in B of M operation which reflects the general prosperity of the country. These deposits consist of business firms, manufacturers, merchants, farmers, fishermen and private citizens, and the total is some \$200,000,000 during the last year.

An illustration accompanying the statement shows how business firms and private citizens from coast to coast borrow hundreds of millions of dollars every year from the B of M and how these loans—now standing at \$220,000,000 on the wheels of commerce and industry encourage their expansion, create employment, and help Canadians in their personal day-to-day financing.

### PERSONAL LOANS OVER 100,000

Another illustration reveals that more than 100,000 individual Canadians—persons in all walks of life—turned to the bank during the last year for a personal loan when extra money was needed, and the statement adds the enlightening information that 94 people out of every 100 who applied for loans got them.

Still another shows how the money deposited in the bank is loaned out to Canadians in every sound pursuit for instance, farmers who, by the use of bank credit, improve their farms, increase production and, besides bringing comfort and prosperity to agricultural communities, contribute to the well-being of the country as a whole.

A brief profit and loss account shows that profits for the year totalled \$5,719,681 before provision for income and excess profits taxes. Estimates of such taxes, however, cut the profit almost in half, leaving \$2,

## Funeral Services For Mrs. Eunice Carter

### DOMINION LIVESTOCK AND CROP SURVEY

You have received or will receive survey cards for reporting on crops and livestock to the Dominion Bureau of Statistics. By all means complete the card and send it in.

Never before has the Government and the industrial concerns needed accurate information on Canada's potential production as they do today. We are in an area of planning and controls. It is to the advantage of all that Governments and industry have good information in laying post-war plans. Do your part by sending in the returns. The reports are not used individually and are in no way connected with taxation.

### NEWS NOTES

Starts Monday for 3 days. Greer Garson and Gregory Peck in "VALLEY OF DECISION".

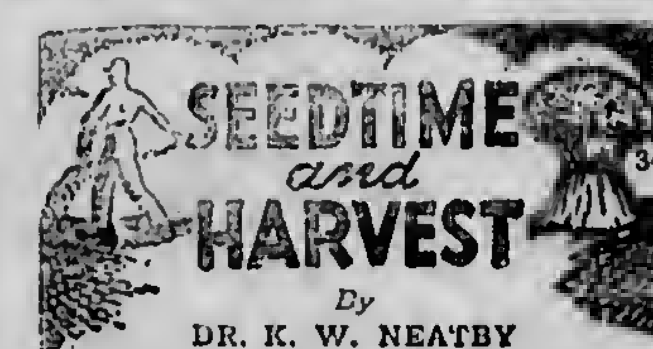
See Van Johnson Friday and Saturday at the Capitol in "BETWEEN TWO WOMEN".

Mr. and Mrs. Harold McBride were in Lethbridge Monday where Harold had his dental work on his teeth finished.

Lloyd McBride returned to Calgary Monday morning for further treatment to his injured leg. He had spent a month with relatives here.

934,681 out of which payments to shareholders in the form of dividends were made totalling \$2,160,000. It is noted that the shareholders received 60 cents for each \$10 share of the bank.

The net amount left after deductions for taxes and payments to shareholders totalled \$774,681, representing the balance of profits for the year.



### Order Seed Now

A brisk demand for registered and certified stocks of cereal seeds is anticipated this year. Delay in placing orders is likely to result in disappointment.

Some seven or eight years ago, considerable quantities of good seed were sold as commercial grain because there was, apparently, a poor demand. A few public spirited citizens in Alberta decided that something must be wrong when thousands of farmers were sowing inferior seed, often of poor varieties, when pedigreed stocks were being sold as grain. It was too like butchering a champion 3-year-old bull.

In 1939, the Alberta Crop Improvement Association was formed. Its affairs were, and are, directed by officials of government departments, the university, and seed growers' organizations. The object was to improve the quality of Alberta's crops by encouraging the use of good seed. The method is simplicity itself. Seed is moved from seed grower to farmer through the country elevator agent. The farmer places his order with the elevator agent who passes it on either to his Head Office, or to the Secretary of the Association from whence it is forwarded to a seed grower. The seed is then shipped to the elevator agent. This is an entirely free service.

Manitoba and Saskatchewan soon followed suit and, for several years now, Line Elevator agents in all three provinces have been fully authorized distributors of seed for provincial crop improvement associations.

Order seed now.

Funeral services for Mrs. Eunice Carter, whose death was reported last week, were held in the 1st Ward Chapel Friday afternoon at 2 p.m. with Bishop Hicken in charge. Ira McBride directed the ladies voice choir, with Roi Stone at the organ. The lovely floral offerings, and the congregation of friends present were silent tribute to the deceased and her fine family, most of whom were present.

The hymns by the choir were "On My Father's" "The Resplendent Things" and "We Lay Thee Softly Down to Sleep." Roi Stone played an organ solo "My Father Knows."

The opening prayer was by Elder Jas. S. Anderson and the benediction by Jos. Hicken.

11 p.m. on Friday a songbook pageant of the family was the first speaker and gave a short biography of the deceased and her family, and also spoke of the resurrection and the promise of the Gospel to the ones who lived in obedience to its teachings.

Elder Parley Litchfield spoke as a neighbor of the family and praised the faithfulness and devotion of the deceased to her family and her church, and pointed out the blessings in the hereafter that await those who prove themselves faithful in this life.

Bishop Hicken spoke of the faith and integrity of the deceased, and on behalf of the family thanked all those who had assisted in any way during her illness and also for assistance at the funeral.

Pall bearers were Floyd, Ernest and Parley Litchfield, Marshall Miller and two grandsons of the deceased. Interment was in the local cemetery with Christensen Bros. in charge.

Nine children have blessed the Carter family, and of these the following were present for the funeral services: Mrs. Jos. Litchfield of Irvine Springs, Mrs. Forrest Packard of Meridian, Idaho, Elmer of Del Bonita and Milo of Calgary and a large number of grandchildren. We extend our sympathy to the sorrowing children in their bereavement.

Monday Tuesday and Wednesday "VALLEY OF DECISION".

Jack Kotkas was a big passenger to Lethbridge Monday morning.

Col. Merritt, Canada's first winner of the coveted V.C. has again been mentioned in despatches.

We miss that clock in Fremont's window and hope they soon get it back. We used to synchronize our watch every time we passed.

### 'MET OPERA RESUMES'



WILFRED PELTNER can look back upon nearly 30 years of opera activity when the Metropolitan's new season opens Saturday, Dec. 1, over the CBC Trans-Canada net work at 1 p.m. A "Met" conductor since 1917, Peltner has also been opera coach for many of the greatest singers of the 20th century, and has had much to do with the same since 1920 when he came to Canada. He will direct a number of broadcast casts in his year's 18-week season.

# Don't Forget

The BIG CARNIVAL and Funfest  
Friday Nov. 30th.

in the  
**OPERA HOUSE**

Lovely Chesterfield, Door Prizes, all kinds  
of Games, Refreshments, etc.

## DANCING

Come and Enjoy Yourself



SAWDUST CONCRETE AS SLEEP-  
ING FLOORS FOR PIGS

Proper sleeping quarters for swine is one of the most important factors in avoiding colds pneumonia and rheumatism in swine. Recently some good hog barns have been constructed with proper ventilation and all but still something seemed to be lacking.

Providing suitable impervious floors in the sleeping quarters of the piggery has always been a problem to pig producers. Sanitation is essential and so is warmth during the cold winter months. Whilst concrete is ideal from a sanitary point of view, it is much too cold for the farrowing sow or young piglets.

Not only is ordinary concrete very cold, but it sweats during cold wet weather and for that reason is unsuitable not only for floors in the piggery but also for division walls, unless special provision is made for ventilation.

From New Zealand comes evidence

of the suitability of concrete made from sawdust for this purpose. After several years of use it is claimed for concrete made from sawdust that it is more sanitary, more durable drier and warmer than gratings or false board floors.

The method recommended is as follows: The sawdust concrete mixture is put on top of an ordinary concrete floor, in the sleeping quarters only. Three parts of sawdust to one of cement by measure, are the quantities recommended. For an area 8 feet and 2 inches thick, three bags of cement are required. Sawdust should be as coarse as possible, saw dust from a break down saw being the most suitable.

The mixing should be done by hand and thoroughly worked to a good moist consistency. The most satisfactory way of doing the job is to start at the back of the sleeping quarters to a width which can be worked comfortably with a wooden float. Sawdust concrete should be applied in half-inch layers and worked well in until the required two

inch level is reached. A dusting of pure cement is then applied to the surface and smoothed over with a float. Finally the floor is dusted over with fine sand. This gives a water proof covering on the gripping saw dust concrete surface.

It is advisable to put a ledge 4 inches wide of pure concrete on the door way leading into the pen to prevent the sawdust concrete breaking away. The floor should be given three weeks to harden before being used. Plans for hog barns can be obtained from local District Agriculture offices or direct from The Department of Agriculture, Edmonton.

## IS THE BULL HALF THE HERD

The statement often is made 'that the sire is half the herd'. But how many people actually believe it? Certainly the value many live stock producers place on the sire does not indicate that he is right a very high rating. But let us use a little simple

arithmetic and see if it might be true. Let us assume that a dairyman has 15 breeding cows and 5 heifers being developed for breeding. At present day prices the cows would not have to be very good to be worth \$75 and the heifers \$55 each. This would make the female half of his herd worth \$1200.00. If the bull then is half the herd his value should be \$1200.00. Your reaction to this no doubt will be: "This man is crazy". Maybe he is but actually what is a bull worth?

This is a difficult question to answer scientifically in terms of dollars and cents but let us do a little more figuring. At the Lethbridge Experimental Station considerable thought and care is given to selection of bulls and some data from that herd can be used to arrive at some values. In 1930 the average production of cows finishing lactations was 11,209 pounds of milk and the average for the five years 1930-34 was 11,559 pounds. In 1941 the average was 14,134 pounds and for the five years 1940-44 it was 13,339 pounds. If the production had stayed at the 1930 level throughout the fifteen years there would have been 240,065 lbs. less milk produced than was actually the case. At present prices this would have meant about \$6000.00 less revenue.

In 1930 the average butterfat test was 3.0 per cent. In 1944 it was 3.6 per cent. On the amount of milk produced during the fifteen year period this meant that if the fat content had stayed at the original figure here would have been 9,905 lbs. less pounds of butterfat. Value this at 25 cents per lb. and the difference is \$2476.25.

Considering the relatively high original production it is evident that the bulls had to be good to cause the recorded improvement. What value did these bulls actually have? You can draw your own conclusions but just stop to think what would have happened if really poor bulls had been used in this herd.

"Fight tuberculosis... buy, and use Christmas Seals."

"Christmas Seals save lives."

## Capitol Raymond

FRIDAY and SATURDAY.  
VAN JOHNSON — GLORIA DELAVEN IN

## "Between two Women"

MATINEE SATURDAY AT 1:30 Show STARTS SAT. 7 p.m.

MONDAY, TUESDAY WEDNESDAY  
GREGG GARRON — GREGORY PIERCE IN

## "Valley Of Decision"

ONE SHOW EACH NIGHT 8:15

THURSDAY and FRIDAY

JAS GAGNEY — SYLVIA HUNNET IN

## "Blood On The Sun"

DRAMATIC DYNAMITE

SATURDAY NEXT WEEK  
IDA LUPINO IN

## "PILLOW TO POST"

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Phone R312

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and Permanent Satisfaction"  
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It DOES taste  
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# Public Notice

TAKE NOTICE that the Council of the Town of Raymond intends to undertake a local improvement, namely, a sewerage system and a system of sewage disposal in connection therewith.

The location, type and estimated cost of such local improvement is set out in the attached schedule.

For the purpose aforesaid the sum of \$100,000 shall be borrowed upon the credit of the Town of Raymond, and for this purpose of borrowing the said sum debentures of the Town of Raymond to the amount of \$100,000 shall be issued which shall bear interest at the rate of 4 per cent per annum and shall be repayable in thirty equal aggregate annual instalments of principal and interest.

This sum to be raised annually for the payment of principal and interest instalments, namely \$5,783 and the estimated annual maintenance cost of \$2,000, totalling \$7,783 per annum shall be levied and raised as follows:

- The sum of approximately \$3,149.00 per annum by a special frontage tax of 10c. per lineal foot per annum against approximately 31,490 lineal feet of frontage abutting on that portion of any street or place wherein or whereon any public sewer is laid.
- The sum of approximately \$1,800.00 per annum by sewer rental charges.
- The sum required to make up the deficit in the annual instalment, namely, \$2,834.00 by a rate sufficient thereon on all rateable property in the Town of Raymond.

## SCHEDULE ABOVE REFERRED TO PROPOSED SEWERAGE

### ESTIMATE OF COST

- 15" Main outfall Sewer from Disposal Site across Section 16 and along 5th St. N. to 1st St. East, 7 to 15 feet deep . . . \$15,230.00
- 12" Intercepting Sewers in 5th St. North & Broadway, 1st St. E to 2nd St. N., 9 to 11 feet deep . . . 7,880.00
- 10" Intercepting Sewer in Broadway, 2nd St. N. to Church Ave., 10 to 11 feet deep . . . 3,350.00
- 10" Intercepting Sewer in 1st St. North and 1st St. West, Broadway to Church Avenue, 9 to 11 feet deep . . . 3,260.00
- 10" Intercepting Sewer in 1st St. East, 5th St. North to 4th St. North, 8 feet deep . . . 1,440.00
- 8" Intercepting and Branch Sewer in Broadway, Church Avenue to Irrigation Canal, 9 to 11 feet deep . . . 3,730.00
- 8" Branch Sewer in 1st St. West, Church Ave. to 2nd St. South, 9 feet deep . . . 2,870.00
- 8" Branch Sewers in 1st Street North & 2nd St. W., 1st St. W. to near 2nd St. South, 9 to 11 feet deep . . . 5,240.00
- 8" Branch Sewers in 4th St. North and 1st St. West, Broadway to 2nd St. North, 8 to 12 feet deep . . . 4,560.00
- 8" Intercepting and Branch Sewer in 1st St. East, 4th St. North to 2nd St. South, 9 to 11 feet deep . . . 8,680.00
- 8" Branch Sewers in 2nd St. North, 1st St. East to 1st St. West, 8 to 10 feet deep . . . 2,480.00
- 8" Branch Sewers in 1st St. North, Broadway to 2nd St. East, 8 to 11 feet deep . . . 2,850.00
- 8" Branch Sewers in Church Avenue and Park Avenue, 1st St. East to 2nd St. West, 8 to 10 feet deep . . . 3,895.00
- 8" Branch Sewer in 1st St. South, Broadway to 1st St. E., 9 ft. deep . . . 1,140.00
- 150 Service Connections 12,500.00
- 8 Catchbasins on Broadway

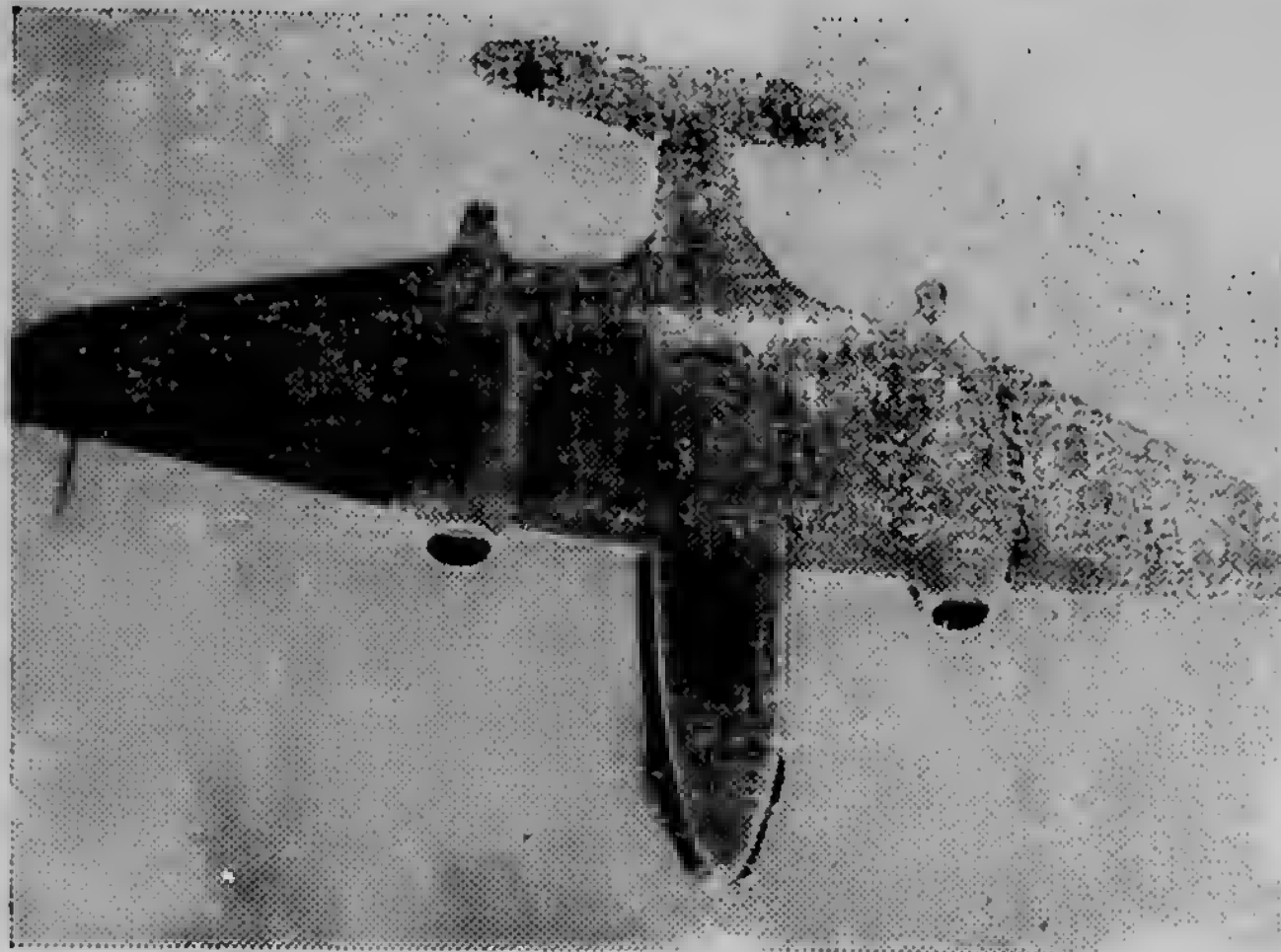
**DON'T MISS IT!**  
LAST CHANCE ON  
**LIONS CLUB**  
**\$6,000 FARM**  
10 OTHER GOOD PRIZES

Proceeds for Social Welfare  
and Recreational Centre  
TICKETS . . \$1.  
BOOK of 6 Tickets for . \$5.00

**Draw Dec. 7, 1945**

IT MAY BE YOUR LUCK!  
Send \$1.00 to Innisfail Lions Office  
Box 245 Innisfail, Alberta

## The R.A.F. "Meteor" Jet-Propelled Fighter



The RAF's jet propelled aircraft viable as its landing speed is not the "METEOR" It is a single seat high. The noise in the cockpit is fighter powered by 2 Welland or Derwent engines. It was first flown in 1943 and was used against flying bombs in 1944. It is highly manoeuvrable.

W. L. JONES,  
Secretary-Treasurer,  
Town of Raymond.

Bill Warford and George Johnson were bus passengers to Lethbridge on Monday.

## Pictures Taken

Any Time Any Where Any Size  
Phone or Call for Appointment  
**Fromm's Jewelry**

### NEWS NOTES

Mr. and Mrs. Parley Meldrum returned recently from Winnipeg, where Parley represented Raymond at the U.G. Convention held there.

Gen. Geo. Marshall, famed Pacific soldier has been named U.S. Envoy to China succeeding Maj-Gen. Patrick Hurley who recently resigned his post.

16 persons lost their lives in Chelan, Wash. when a rock fell from a cliff in the road in a bad storm and slid into Lake Chelan. Five children and a woman passenger were saved when they crawled thru broken windows and got safely back to shore.

Born to Mr. and Mrs. Albert Jones of Wrentham, on Nov. 25th, at the Raymond Municipal Hospital a baby boy. Mother and son are doing well.

Monty Leavitt, nine, of Shelby Mont. was killed instantly Friday afternoon when a rifle carried by his brother, Gary while they were hunting rabbits was accidentally discharged. The young lad is a nephew of Frank Leavitt of Raymond, and his grandparents live at Glenwood.



## BANK OF MONTREAL

"MY BANK"  
TO A MILLION CANADIANS  
**B of M**

# Reports-



More than a million Canadians keep their money safe at the B of M. Each of the Bank's 1,400,000 deposit accounts is an expression of trust in this 128-year-old institution. The money on deposit, totalling \$1,613,428,705.56, is being constantly employed for the financial needs of the nation, of business, and of citizens in every walk of life.



Business firms and private citizens from the Atlantic to the Pacific have, during the year, borrowed and repaid many millions of dollars from the B of M. Now standing at \$220,000,000, the Bank's loans oil the wheels of commerce and industry . . . speed their expansion . . . create employment . . . and help Canadians in their personal day-to-day financing.



Well over one hundred thousand individual Canadians—plumbers and postmen, truck drivers and trainmen, doctors and dentists, business men and business women—turned to the B of M during the last twelve months for a Personal Loan when extra money was needed to take advantage of an opportunity or meet an emergency. Ninety-four people out of every hundred who asked for money got it.



To buy seed, to market crops, to improve their farms . . . grain growers, cattle and poultry raisers, fruit growers and fur breeders—farmers in every line of agriculture—borrow at the B of M. Money which farmers borrow not only brings comfort and prosperity to agricultural communities, but, by enabling farmers to produce more, contributes to the prosperity and welfare of the whole nation.



In financing the needs of government and of business, the Bank shares heavily by investment in government and other bonds and debentures. Throughout the war these investments have increased tremendously and today they amount to well over a billion dollars. The majority of these are gilt-edge securities, maturing at early dates, and are readily marketable.

### RESOURCES WHICH THE B of M HAS TO MEET ITS OBLIGATIONS:

|                                                                                                                                                                                                                                                                                                                                  |                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>CASH</b> . . . The B of M has cash in its vaults and money on deposit with the Bank of Canada amounting to . . . . .                                                                                                                                                                                                          | \$ 161,907,891.42  |
| <b>MONEY</b> in the form of notes of, cheques on, and deposits with other banks (payable on demand or at short notice) . . . . .                                                                                                                                                                                                 | 124,063,250.42     |
| <b>INVESTMENTS:</b> The B of M has well over one billion dollars invested in high-grade government bonds and other securities, which have a ready market. The majority of them will be paid in full at early dates. Listed on the Bank's books at a figure <i>not greater than their market value</i> , they amount to . . . . . | 1,117,604,002.86   |
| <b>STOCKS</b> of industrial and other companies form but a small part of the Bank's holdings (actually only $\frac{1}{10}$ of 1% of all its investments). Valued at <i>no more than the market price</i> , they amount to . . . . .                                                                                              | 333,993.69         |
| <b>CALL LOANS:</b> The B of M has call loans (loans payable on demand) which are well protected by quickly saleable securities. These loans amount to . . . . .                                                                                                                                                                  | 60,417,105.51      |
| <b>QUICKLY AVAILABLE RESOURCES:</b> The resources listed above, all of which can quickly be turned into cash, cover 89.44% of all that the Bank owes to its depositors and others. These "quick assets" amount to . . . . .                                                                                                      | \$1,464,326,243.90 |
| <b>LOANS:</b> During the year, millions of dollars have been loaned to business firms, to farmers, to fishermen—to citizens in all walks of life, and to Provincial and Municipal Governments and School Districts. These loans now amount to . . . . .                                                                          | 220,264,341.15     |
| <b>BANK BUILDINGS:</b> In hamlets, villages, towns and large cities from coast to coast the B of M serves its customers at 470 offices. The value of the buildings owned by the Bank, together with furniture and equipment, is shown on its books at . . . . .                                                                  | 10,571,610.18      |
| <b>OTHER ASSETS:</b> These chiefly represent liabilities of customers for commitments made by the Bank on their behalf, covering foreign and domestic trade transactions, totalling \$16,895,827.58. . . . .                                                                                                                     | 20,772,125.26      |
| <b>TOTAL RESOURCES WHICH THE B of M HAS TO MEET ITS OBLIGATIONS</b> . . . . .                                                                                                                                                                                                                                                    | \$1,715,934,320.49 |

### WHAT THE B of M OWES TO OTHERS:

|                                                                                                                                                                                                                                             |                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>DEPOSITS:</b> Business firms, manufacturers, merchants, farmers and private citizens, numbering well over a million, have money on deposit with the B of M. These deposits amount to . . . . .                                           | \$1,613,428,705.56 |
| <b>BANK NOTES:</b> B of M bills in circulation, which are payable on presentation, amount to . . . . .                                                                                                                                      | 6,619,026.50       |
| <b>OTHER LIABILITIES:</b> Miscellaneous items, representing mainly commitments undertaken on behalf of customers in their foreign and domestic trade transactions, totalling \$16,895,827.58. . . . .                                       | 17,144,653.99      |
| <b>TOTAL OF WHAT THE B of M OWES ITS DEPOSITORS AND OTHERS</b> . . . . .                                                                                                                                                                    | \$1,637,192,386.05 |
| <b>TO PAY ALL IT OWES, THE B of M HAS TOTAL RESOURCES, AS SHOWN ON THE LEFT SIDE OF THIS STATEMENT, AMOUNTING TO</b> . . . . .                                                                                                              | 1,715,934,320.49   |
| <b>WHICH MEANS THAT THE B of M HAS RESOURCES, OVER AND ABOVE WHAT IT OWES, AMOUNTING TO</b> . . . . .                                                                                                                                       | \$ 78,741,934.44   |
| This figure of \$78,741,934.44 is made up of money subscribed by the shareholders who own the Bank and, to some extent, of profits which have from time to time been ploughed back into the business to broaden the Bank's services.        |                    |
| <b>PROFITS:</b> After making provision for contingencies and after providing \$579,840.48 for depreciation of Bank premises, furniture and equipment, the B of M reports a profit for the twelve months to October 31st, 1945, of . . . . . | \$5,719,681.58     |
| Taxes under the Income and Excess Profits Taxes Acts are estimated at . . . . .                                                                                                                                                             | 2,785,000.00       |
| Leaving a net profit of . . . . .                                                                                                                                                                                                           | \$2,934,681.58     |
| Of this amount, shareholders (paid dividends at the rate of 60 cents a year for each \$10-share of the Bank) received or will receive . . . . .                                                                                             | 2,160,000.00       |
| Thus, the net amount to be added to the balance of profits from previous years' operations is . . . . .                                                                                                                                     | \$ 774,681.58      |
| Balance in the Profit and Loss Account at October 31st, 1944, amounted to . . . . .                                                                                                                                                         | 2,413,821.32       |
| Leaving the balance in this account at October 31st, 1945, at . . . . .                                                                                                                                                                     | \$3,188,502.90     |

## BANK OF MONTREAL

GEORGE W. SPINNEY, President

B. C. GARDNER, General Manager

WORKING WITH CANADIANS IN EVERY WALK OF LIFE SINCE 1817



# The XMAS Gift Store

Santa's Headquarters

1945 Gift Suggestions  
for Everyone

Santa's on the Job

again with hundreds of Gifts on  
display now. So

## Shop Early!

Raymond Mercantile  
COMPANY LIMITED

"Where You Get More of the Best for Less"

### Want Ads.

If you are lonely, write Box 32,  
Clarkston, Wash. Send Stamp.

WANTED—Automatic or repeater  
.22 rifle, must be in good shape.—  
See Robert or Grant Spackman, D-4

LOST—Tire off Model A trailer  
2 and one half miles west of Ray-  
mond on main road, size 440 or 450  
21—See Geo Court.

TOP PRICES FOR YOUR  
HOGS—I buy hogs every Thurs-  
day at the Raymond Stock  
yards. Highest prices.—Ern H.  
Nilsson, Raymond.

### COURT CASES

Two young men were fined \$20 and  
\$4.50 costs each when they pleaded  
guilty to having liquor other than  
in their private residence or guest  
room at a hotel.

Three juveniles were apprehended  
and admitted entering the Raymond  
Second Ward and stealing property  
of the church. They were turned over  
to the church authorities and  
ordered to make restitutions.

### Bert Hall

Trucking

of all Kinds

Coal - Grain  
or what have you

TRY US

for Service

### No More Soap

Clean anything and everything the  
Modern Way by using KLEEN-ALL.  
Washes clothes whiter cleaner and  
quicker without bleaching. Harmless  
to the finest fabric. Ideal for clean-  
ing the hands, dishes, pots and pans.  
Glassware, silver. Try it on your  
bath tub, toilet, sink or anything else  
you want really clean, softens any  
water. If you like add a small  
amount of any kind of soap and  
then use KLEEN-ALL, cleans  
easier order from your grocer to-  
day. (Advt.)

Frank Hall's Barber Shop was re-  
painted inside this week, a glister-  
ing white. It really looks inviting.

TOMORROW Last Day of Sale

20 p.c. Off on All Men's  
OXFORDS

PIONEER WORK BOOTS

"Give Gifts of Leather Goods" We Stock them

Burn's Footwear & Leather Goods  
YOUR STORE

A number of returned missionaries, Londoners shivered for three days  
from this —Stake were in Cardston this week as gas workers in Britain's  
last Thursday to the Missionary Re- capital staged a three day strike  
union held each November. They Strikers and work stoppages seem  
report a most enjoyable day and ev to be a very prominent pastime right  
ening. now.

### WHAT YOUR LIFE INSURANCE DOLLAR IS DOING NOW



## 25¢ IN PUBLIC UTILITIES, INDUSTRIES ETC.

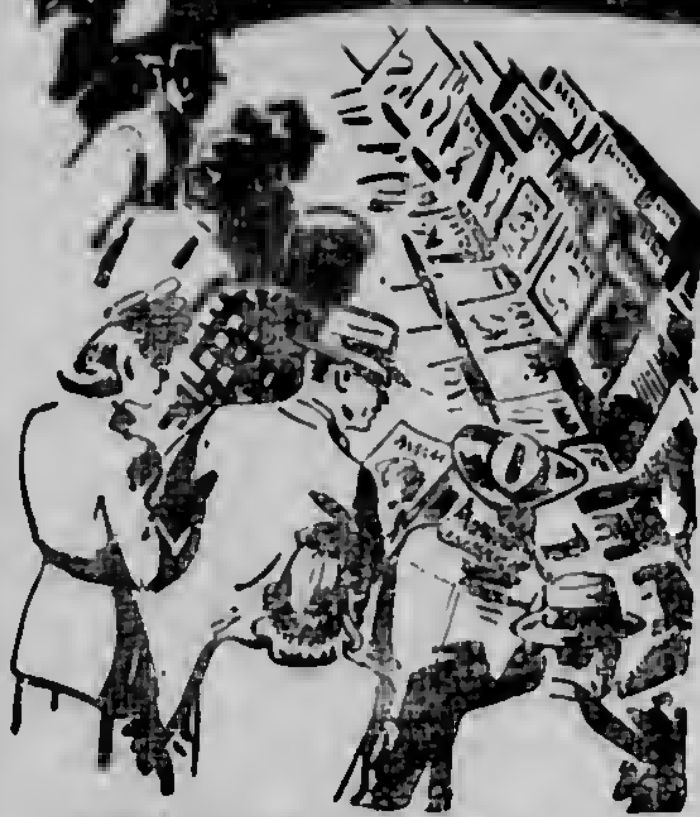
This portion of every dollar invested out of Life Insurance funds  
helps to finance thousands of building and transportation projects,  
public utilities, industries, etc., which create employment throughout  
the country. The remainder is in government and municipal bonds,  
farm and town mortgages, etc. In addition, \$500,000 is paid out in  
direct benefits every working day to policyholders or their loved ones.

It is good citizenship to own LIFE INSURANCE

A message from the Life Insurance Companies in Canada.

WL-15

## HERE'S OUR VERY BEST "BARGAIN-COUNTER" OFFERS FOR THIS NEWSPAPER & THESE MAGAZINES



### NEW LOW PRICES!

Any Magazine Listed and This  
Newspaper, Both for Price Shown

| Newspaper and Magazines<br>1 Year, Unless Term Shown         |        |
|--------------------------------------------------------------|--------|
| <input type="checkbox"/> Maclean's (24 issues).....          | \$2.75 |
| <input type="checkbox"/> Canadian Home Journal.....          | 2.50   |
| <input type="checkbox"/> National Home Monthly.....          | 2.50   |
| <input type="checkbox"/> Chatelaine.....                     | 2.50   |
| <input type="checkbox"/> Family Herald & Weekly<br>Star..... | 2.50   |
| <input type="checkbox"/> New World (Illustrated).....        | 2.50   |
| <input type="checkbox"/> Free Press Weekly Pr.....           | 2.50   |
| <input type="checkbox"/> Farmer.....                         | 2.50   |
| <input type="checkbox"/> Western Producer.....               | 2.50   |
| <input type="checkbox"/> Liberty.....                        | 2.50   |
| <input type="checkbox"/> Country Guide (3 yrs.).....         | 2.50   |
| <input type="checkbox"/> Canada Poultryman.....              | 2.50   |
| <input type="checkbox"/> Magazine Digest.....                | 3.00   |
| <input type="checkbox"/> Red Book.....                       | 4.10   |
| <input type="checkbox"/> American Girl.....                  | 3.25   |
| <input type="checkbox"/> Etude (Music Magazine).....         | 3.50   |
| <input type="checkbox"/> Empire Digest.....                  | 2.50   |
| <input type="checkbox"/> True Story.....                     | 2.50   |
| <input type="checkbox"/> Parent's Magazine.....              | 3.35   |
| <input type="checkbox"/> Christian Herald.....               | 3.35   |
| <input type="checkbox"/> Silver Screen.....                  | 3.35   |
| <input type="checkbox"/> Screenland.....                     | 3.35   |
| <input type="checkbox"/> Open Road (for Boys).....           | 3.35   |
| <input type="checkbox"/> Outdoors.....                       | 3.35   |
| <input type="checkbox"/> Pathfinder (Weekly).....            | 2.50   |
| <input type="checkbox"/> The Homemaker.....                  | 4.10   |
| <input type="checkbox"/> Everybody's Digest.....             | 2.50   |
| <input type="checkbox"/> Flower Grower.....                  | 2.35   |
| <input type="checkbox"/> International Digest.....           | 3.50   |
| <input type="checkbox"/> Kydia.....                          | 2.50   |
| <input type="checkbox"/> Current History.....                | 4.10   |
| <input type="checkbox"/> Movies in Review.....               | 4.10   |
| <input type="checkbox"/> Canadian Poultry Review.....        | 2.50   |
| <input type="checkbox"/> Movie Show.....                     | 3.35   |
| <input type="checkbox"/> Forum.....                          | 4.10   |
| <input type="checkbox"/> Nature Magazine.....                | 2.50   |
| <input type="checkbox"/> Popular Mechanics.....              | 4.10   |
| <input type="checkbox"/> Child Life.....                     | 2.35   |
| <input type="checkbox"/> Sports Afield.....                  | 2.35   |
| <input type="checkbox"/> U.S. Camera.....                    | 3.25   |
| <input type="checkbox"/> The Woman.....                      | 3.25   |
| <input type="checkbox"/> Your Life.....                      | 4.10   |
| <input type="checkbox"/> American Fruit Grower.....          | 2.50   |
| <input type="checkbox"/> Scientific Detective.....           | 4.10   |
| <input type="checkbox"/> Correct English.....                | 4.10   |
| <input type="checkbox"/> Travel.....                         | 5.10   |
| <input type="checkbox"/> Aviation in Review.....             | 4.10   |

### ALL-FAMILY OFFER

This Newspaper — 1 Year  
and Any 3 Big Magazines

|                                                                |                                                                 |
|----------------------------------------------------------------|-----------------------------------------------------------------|
| <input type="checkbox"/> Maclean's (24 issues).....1 Yr.       | <input type="checkbox"/> New World                              |
| <input type="checkbox"/> Canadian Home Journal.....1 Yr.       | (Illustrated).....1 Yr.                                         |
| <input type="checkbox"/> National Home Monthly.....1 Yr.       | <input type="checkbox"/> Western Producer.....1 Yr.             |
| <input type="checkbox"/> Chatelaine.....1 Yr.                  | <input type="checkbox"/> The Country Guide.....3 Yrs.           |
| <input type="checkbox"/> Family Herald & Weekly Star.....1 Yr. | <input type="checkbox"/> Canada Poultryman.....1 Yr.            |
| <input type="checkbox"/> Free Press Pr. Farmer.....1 Yr.       | <input type="checkbox"/> Can. Silver Fox & Fur.....1 Yr.        |
|                                                                | <input type="checkbox"/> Can. Poultry Review.....1 Yr.          |
|                                                                | <input type="checkbox"/> Breeder's Gazette (American).....1 Yr. |

Mark an "X" before the Three Magazines You Desire.

### SUPER-VALUE OFFER

This Newspaper — 1 Year  
and 3 Big Magazines

| 1 Magazine from Group A                                        | ALL FOUR ONLY \$3.85                                            |
|----------------------------------------------------------------|-----------------------------------------------------------------|
| 2 Magazines from Group B                                       |                                                                 |
| GROUP A: (Select One)                                          |                                                                 |
| <input type="checkbox"/> Liberty (52 issues).....1 Yr.         | <input type="checkbox"/> Maclean's (24 issues).....1 Yr.        |
| <input type="checkbox"/> True Story.....1 Yr.                  | <input type="checkbox"/> Canadian Home Journal.....1 Yr.        |
| <input type="checkbox"/> Pathfinder (Weekly).....1 Yr.         | <input type="checkbox"/> National Home Monthly.....1 Yr.        |
| <input type="checkbox"/> Silver Screen.....1 Yr.               | <input type="checkbox"/> Chatelaine.....1 Yr.                   |
| <input type="checkbox"/> Magazine Digest.....6 Mos.            | <input type="checkbox"/> Family Herald & Weekly Star.....1 Yr.  |
| <input type="checkbox"/> Christian Herald.....1 Yr.            | <input type="checkbox"/> New World (Illustrated).....1 Yr.      |
| <input type="checkbox"/> Screenland.....1 Yr.                  | <input type="checkbox"/> Free Press Pr. Farmer.....1 Yr.        |
| <input type="checkbox"/> Parents' Magazine.....1 Yr.           | <input type="checkbox"/> Western Producer.....1 Yr.             |
| <input type="checkbox"/> Canadian Farmer (Ukrainian).....1 Yr. | <input type="checkbox"/> The Country Guide.....3 Yrs.           |
| <input type="checkbox"/> Sports Afield.....1 Yr.               | <input type="checkbox"/> Canada Poultryman.....1 Yr.            |
| <input type="checkbox"/> Everybody's Digest.....1 Yr.          | <input type="checkbox"/> Can. Silver Fox & Fur.....1 Yr.        |
| <input type="checkbox"/> U.S. Camera.....1 Yr.                 | <input type="checkbox"/> Can. Poultry Review.....1 Yr.          |
| <input type="checkbox"/> Flower Grower.....1 Yr.               | <input type="checkbox"/> Breeder's Gazette (American).....1 Yr. |
| <input type="checkbox"/> Movie Show.....1 Yr.                  |                                                                 |
| <input type="checkbox"/> The Woman.....1 Yr.                   |                                                                 |
| <input type="checkbox"/> Open Road (for Boys).....1 Yr.        |                                                                 |
| <input type="checkbox"/> Outdoors.....1 Yr.                    |                                                                 |

### FILL IN AND MAIL TO THIS NEWSPAPER TODAY COUPON

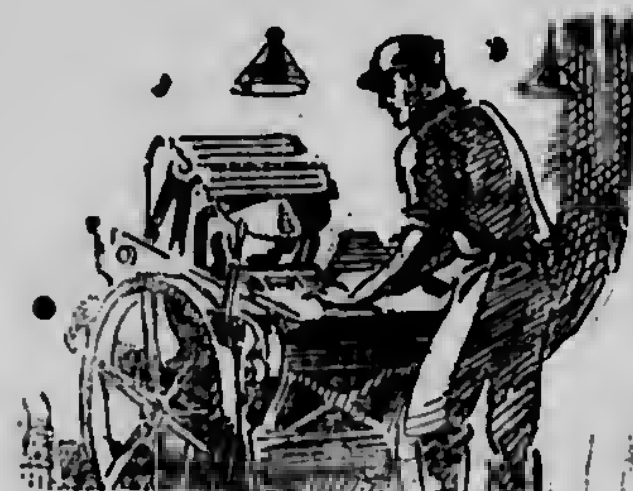
Check magazines desired and enclose with coupon.

Gentlemen: I enclose \$..... Please send me the offer  
checked, with a year's subscription to your newspaper.

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# Complete Printing Service

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